

CLOSURE OF REGISTER OF MEMBERS

The Register of Members will be closed from Monday, 13 September 2004 to Friday, 17 September 2004 (both days inclusive), during which period no transfer of shares can be registered. In order to qualify for the 2004 interim dividend, all transfer documents, together with the relevant share certificates, must be lodged with the Bank's Share Registrars and Transfer Office, Computershare Hong Kong Investor Services Limited of 17th Floor, Hopewell Centre, 183 Queen's Road East, Hong Kong, not later than 4:00 pm on Friday, 10 September 2004.